

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	LAWRENCE JERNIGAN	§	Case No.: 07-05961
	JOYCE PUGH JERNIGAN	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2007.
- 2) This case was confirmed on 06/25/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/18/2008, 05/04/2009.
- 5) The case was dismissed on 06/01/2009.
- 6) Number of months from filing to the last payment: 23
- 7) Number of months case was pending: 30
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 49,525.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 10,038.00
Less amount refunded to debtor	\$ 1,571.91
NET RECEIPTS	\$ 8,466.09

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 612.38
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 612.38**

Attorney fees paid and disclosed by debtor **\$ 3,000.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITY OF CHICAGO DEPT	SECURED	540.86	427.20	427.20	427.20	35.88
INDYMAC BANK	SECURED	233,488.00	231,371.25	.00	.00	.00
CODILIS & ASSOCIATES	OTHER	NA	NA	NA	.00	.00
INDYMAC BANK	OTHER	NA	NA	NA	.00	.00
INDYMAC BANK	SECURED	NA	13,888.48	3,877.35	3,877.35	.00
NATIONWIDE ACCEPTANC	SECURED	1,611.00	1,431.45	1,431.45	1,431.45	135.92
AFFIRMATIVE	UNSECURED	5,963.78	NA	NA	.00	.00
MITCHELL DALE	OTHER	NA	NA	NA	.00	.00
NEDVED LAW PARTNERS	OTHER	NA	NA	NA	.00	.00
AMERICAN EXPRESS	UNSECURED	26.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	325.00	325.07	325.07	63.07	.00
US CELLULAR	UNSECURED	3,713.00	NA	NA	.00	.00
US CELLULAR	OTHER	NA	NA	NA	.00	.00
US CELLULAR	OTHER	NA	NA	NA	.00	.00
COMCAST	UNSECURED	179.00	NA	NA	.00	.00
COMCAST	OTHER	NA	NA	NA	.00	.00
COMCAST	OTHER	NA	NA	NA	.00	.00
COMCAST	UNSECURED	97.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,045.00	863.06	863.06	167.47	.00
DENISE COLEMAN	UNSECURED	15,000.00	NA	NA	.00	.00
AZURAE COLEMAN	OTHER	NA	NA	NA	.00	.00
LATARA COLEMAN	OTHER	NA	NA	NA	.00	.00
SALENA COLEMAN	OTHER	NA	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DIRECT TV	UNSECURED	182.06	NA	NA	.00	.00
EDDIE BAUER	UNSECURED	607.00	NA	NA	.00	.00
EVERGREEN PROF RECOV	OTHER	NA	NA	NA	.00	.00
FIRST CONSUMERS NATI	OTHER	NA	NA	NA	.00	.00
FIRST CONSUMERS NATI	UNSECURED	596.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	406.00	442.13	442.13	85.79	.00
COMCAST	UNSECURED	242.00	NA	NA	.00	.00
NEXTEL/TMOBILE	UNSECURED	637.00	NA	NA	.00	.00
T-MOBILE USA	UNSECURED	NA	236.69	236.69	45.92	.00
T MOBILE	OTHER	NA	NA	NA	.00	.00
BETHANY HOSPITAL	UNSECURED	183.00	NA	NA	.00	.00
BETHANY HOSPITAL	OTHER	NA	NA	NA	.00	.00
HSBC NV	UNSECURED	803.00	NA	NA	.00	.00
HSBC NV	UNSECURED	638.00	NA	NA	.00	.00
IC SYSTEMS	OTHER	NA	NA	NA	.00	.00
HSBC NV	UNSECURED	10.00	NA	NA	.00	.00
MASSEYS	UNSECURED	283.54	NA	NA	.00	.00
ILLINOIS DEPT PUBLIC	UNSECURED	324.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,391.00	4,107.02	4,107.02	796.90	.00
PORTFOLIO RECOVERY A	UNSECURED	117.00	117.47	117.47	11.75	.00
PRA RECEIVABLES MANA	UNSECURED	477.00	477.23	477.23	92.59	.00
AFNI/VERIZON WIRELES	UNSECURED	607.62	607.62	607.62	117.90	.00
VERIZON WIRELESS	OTHER	NA	NA	NA	.00	.00
VERIZON WIRELESS	OTHER	NA	NA	NA	.00	.00
DELL FINANCIAL SERVI	SECURED	NA	241.23	241.23	241.23	29.69
ECAST SETTLEMENT COR	UNSECURED	NA	653.78	653.78	126.86	.00
ECAST SETTLEMENT COR	UNSECURED	NA	859.27	859.27	166.74	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,877.35	3,877.35	.00
Debt Secured by Vehicle	1,431.45	1,431.45	135.92
All Other Secured	<u>668.43</u>	<u>668.43</u>	<u>65.57</u>
TOTAL SECURED:	5,977.23	5,977.23	201.49
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	8,689.34	1,674.99	.00

Disbursements:

Expenses of Administration	\$ 612.38	
Disbursements to Creditors	\$ 7,853.71	
TOTAL DISBURSEMENTS:		\$ 8,466.09

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/17/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.